Insights by e-OSCAR®
RELEASE NOTES
July 15, 2025

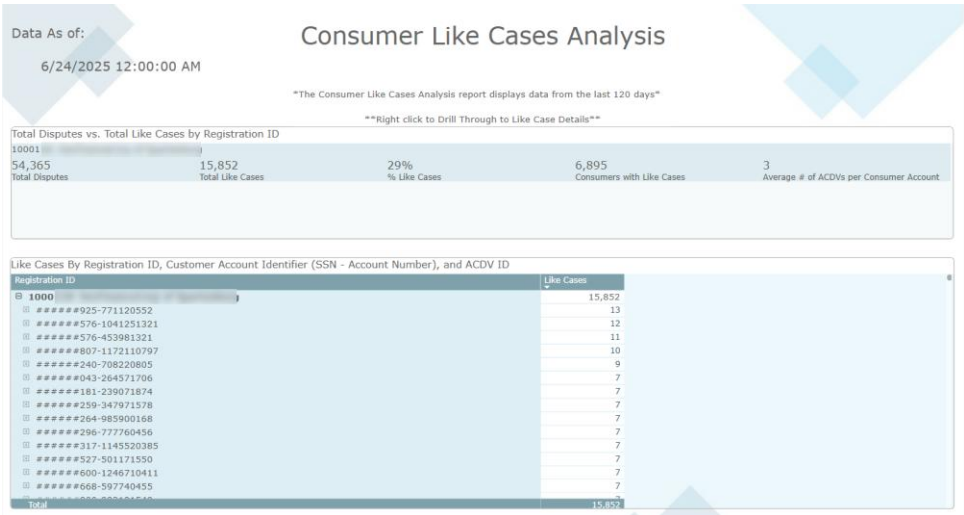# Insights by e-OSCAR Release Summary

The following updates will be released into Insights by e-OSCAR business intelligence application on July 15, 2025.

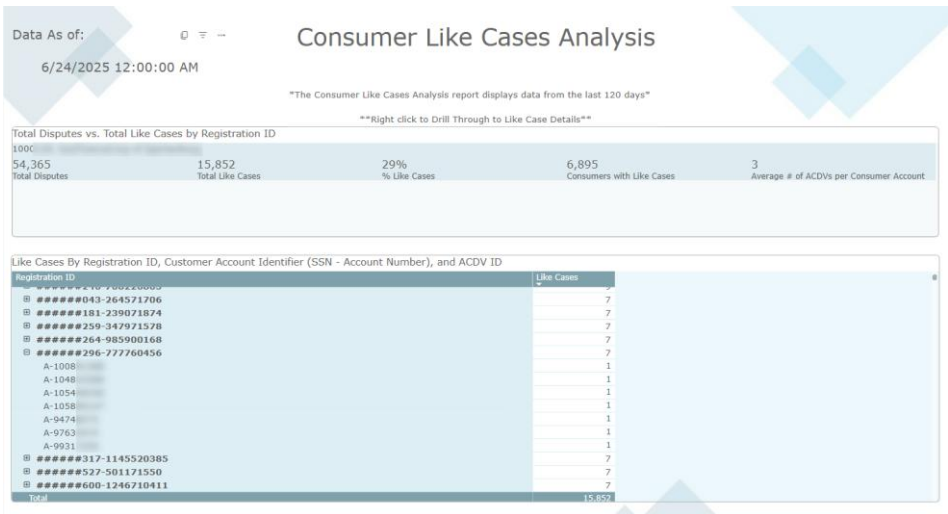## I. CREATION OF NEW 'CONSUMER LIKE CASES ANALYSIS' REPORTING:

We have created a new 'Consumer Like Cases Analysis' report that provides information on consumer accounts with multiple ACDV transactions during the last 120 days. This report captures cases using a **Consumer Account Identifier** (which is a combination of the Consumer Social Security Number and the Account Number). Note that the Consumer Account Identifier does not display SSN data in clear text.

The upper portion of the report details summary data including the number of total disputes received during the time period, the number of "like" cases (where the Consumer SSN and Account Number match), the percentage of "like" cases, the number of unique consumers that have "like" cases, and the average number of ACDV transactions per consumer account.

The lower section of the report details each Consumer Account Identifier and the corresponding count of "like" cases.
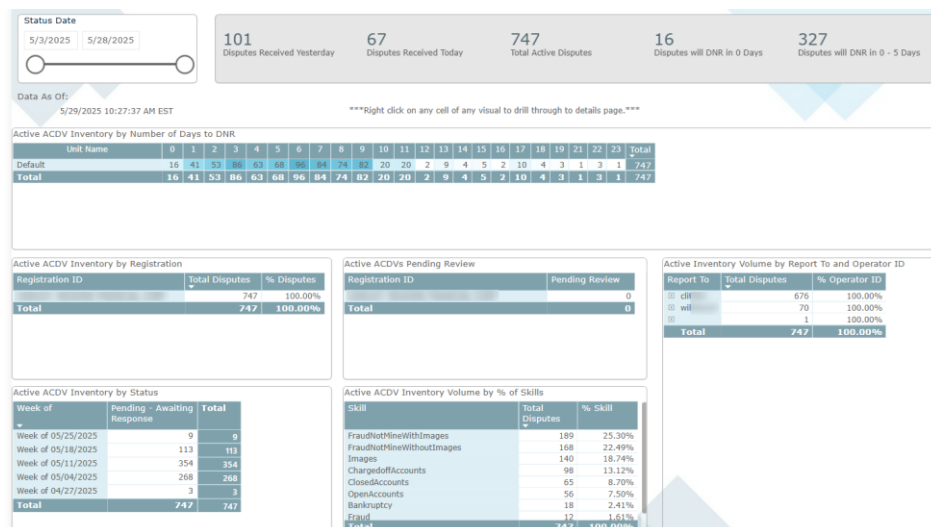

Individual ACDV Case ID numbers can be displayed for each consumer within the lower section can be drilled into by clicking the + icon to the left of each Consumer Account Identifier.

The Consumer Like Cases Analysis report **does not** include Student Loan cases.
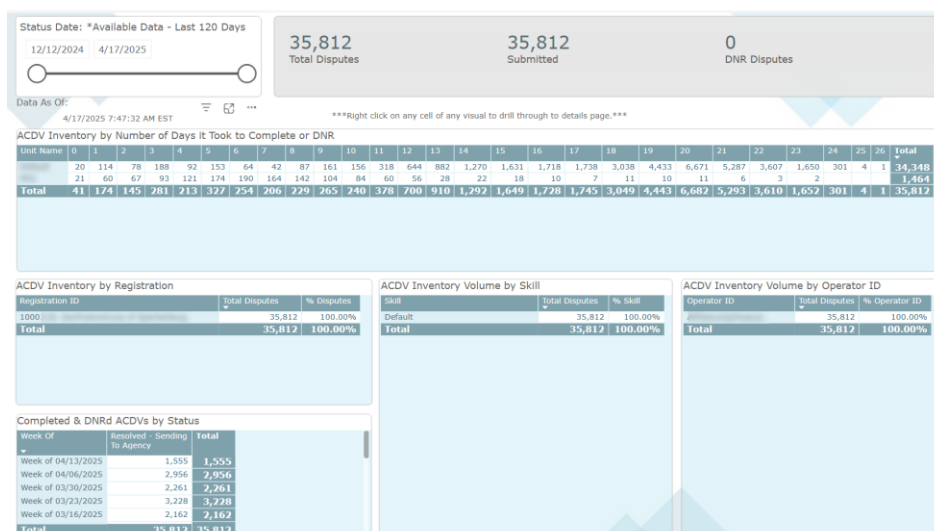
II. MODIFICATIONS TO THE 'ACTIVE ACDV ACTIVITY REPORT':

We have made a variety of updates to the 'Active ACDV Activity Report' including (a) text updates on the "Learn More" tab to provide additional clarity regarding the report update/refresh schedule, including more information about how long the data extraction and loading process for this report takes, on average, (b) Addition of a new report widget capturing 'Active Inventory Volume' by operators, rolled up to their respective 'reports to' manager, (c) Removal of 'ACDV Status History' and 'ACDV Transfer History' table widgets from the 'ACDV Inventory Details' drill-through page, (d) adoption of new visual color scheme and formatting.

Status Date: 5/3/2025 – 5/28/2025

101	67	747	16	327
Disputes Received Yesterday	Disputes Received Today	Total Active Disputes	Disputes will DNR in 0 Days	Disputes will DNR in 0 - 5 Days

Data As Of: 5/29/2025 10:27:37 AM EST

Right click on any cell of any visual to drill through to details page.

Active ACDV Inventory by Number of Days to DNR

Unit Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	21	22	23	Total
Default	16	41	53	86	63	68	96	84	74	82	20	20	2	9	4	5	2	10	4	3	1	3	1	747
Total	16	41	53	86	63	68	96	84	74	82	20	20	2	9	4	5	2	10	4	3	1	3	1	747

Active ACDV Inventory by Registration

Registration ID	Total Disputes	% Disputes
	747	100.00%
Total	747	100.00%

Active ACDVs Pending Review

Registration ID	Pending Review
	0
Total	0

Active Inventory Volume by Report To and Operator ID

Report To	Total Disputes	% Operator ID
clit	676	100.00%
wil	70	100.00%
	1	100.00%
Total	747	100.00%

Active ACDV Inventory by Status

Week of	Pending - Awaiting Response	Total
Week of 05/25/2025	9	9
Week of 05/18/2025	113	113
Week of 05/11/2025	354	354
Week of 05/04/2025	268	268
Week of 04/27/2025	3	3
Total	747	747

Active ACDV Inventory Volume by % of Skills

Skill	Total Disputes	% Skill
FraudNotMineWithImages	189	25.30%
FraudNotMineWithoutImages	168	22.49%
Images	140	18.74%
ChargedoffAccounts	98	13.12%
ClosedAccounts	65	8.70%
OpenAccounts	56	7.50%
Bankruptcy	18	2.41%
Fraud	12	1.61%
Total	747	100.00%

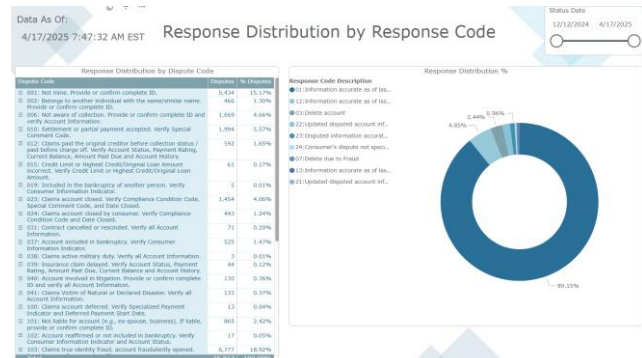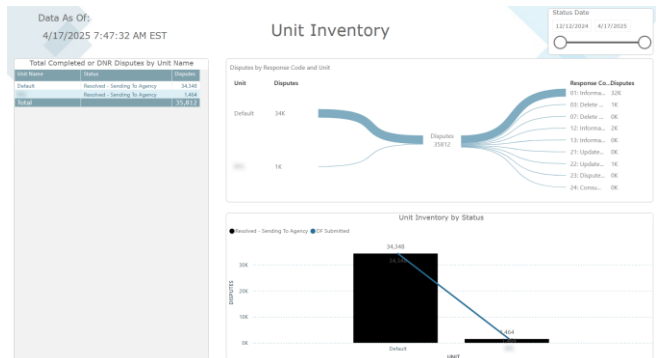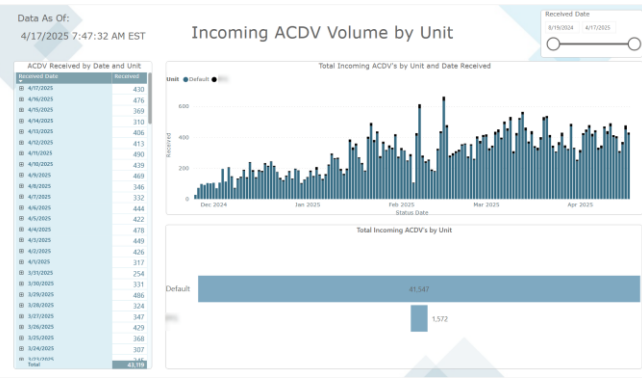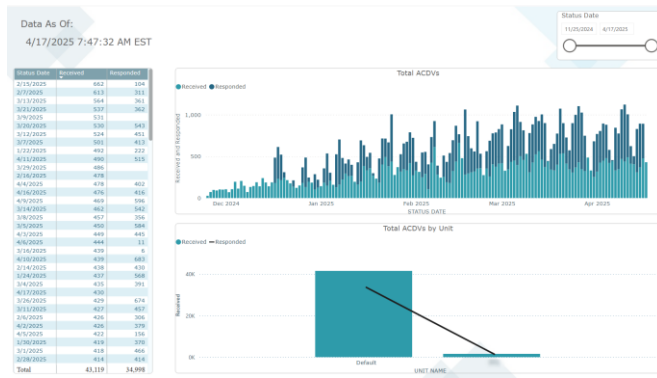## III. MODIFICATIONS TO THE 'COMPLETED & DNR ACDV ACTIVITY REPORT':

We have made slight updates to the 'Completed & DNR ACDV Activity Report' including (a) Removal of 'ACDV Status History' and 'ACDV Transfer History' table widgets from the 'ACDV Inventory Details' drill-through page, (b) adoption of new visual color scheme and formatting.

Status Date: *Available Data - Last 120 Days* 12/12/2024 – 4/17/2025

35,812	35,812	0
Total Disputes	Submitted	DNR Disputes

Data As Of: 4/17/2025 7:47:32 AM EST

Right click on any cell of any visual to drill through to details page.

ACDV Inventory by Number of Days it Took to Complete or DNR

Unit Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	Total
	20	114	78	188	92	153	64	42	87	161	156	318	644	882	1,270	1,631	1,718	1,738	3,038	4,433	6,671	5,287	3,607	1,650	301	4	1	34,348
	21	60	67	93	121	174	190	164	142	104	84	60	56	28	22	18	10	7	11	10	11	6	3	2				1,464
Total	41	174	145	281	213	327	254	206	229	265	240	378	700	910	1,292	1,649	1,728	1,745	3,049	4,443	6,682	5,293	3,610	1,652	301	4	1	35,812

ACDV Inventory by Registration

Registration ID	Total Disputes	% Disputes
1000	35,812	100.00%
Total	35,812	100.00%

ACDV Inventory Volume by Skill

Skill	Total Disputes	% Skill
Default	35,812	100.00%
Total	35,812	100.00%

ACDV Inventory Volume by Operator ID

Operator ID	Total Disputes	% Operator ID
	35,812	100.00%
Total	35,812	100.00%

Completed & DNRd ACDVs by Status

Week Of	Resolved - Sending To Agency	Total
Week of 04/13/2025	1,555	1,555
Week of 04/06/2025	2,956	2,956
Week of 03/30/2025	2,261	2,261
Week of 03/23/2025	3,228	3,228
Week of 03/16/2025	2,162	2,162
Total	35,812	35,812

IV. ADOPTION OF NEW VISUAL COLOR SCHEME AND FORMATTING ON 'COMPLETED & DNR ACDV ANALYSIS REPORT':

We have made slight visual updates to the color scheme and formatting of this report as demonstrated in the images below.

No other substantial changes have been made to this report.

NOTE: For additional information, please contact the e-OSCAR Help Desk at 1.866.696.7227 Monday through Friday between the hours of 8:00 a.m. – 6:00 p.m. ET.

This information is subject to confidentiality terms in the e-OSCAR System Terms of Use.